



Gaining Access to Care

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A Little About Me



Family HealthCare

▶ **Mission:** To provide affordable, quality healthcare to every person

▶ **Services:**

▶ Primary Care

▶ Dental

▶ Optometry

▶ Behavioral Health and Substance Use Disorder services

▶ Pharmacy

▶ Lab & X-ray

▶ Insurance Specialists- Navigators and Certified Application Counselors (CAC)

▶ Sliding Fee Scale available

Access to Health Care

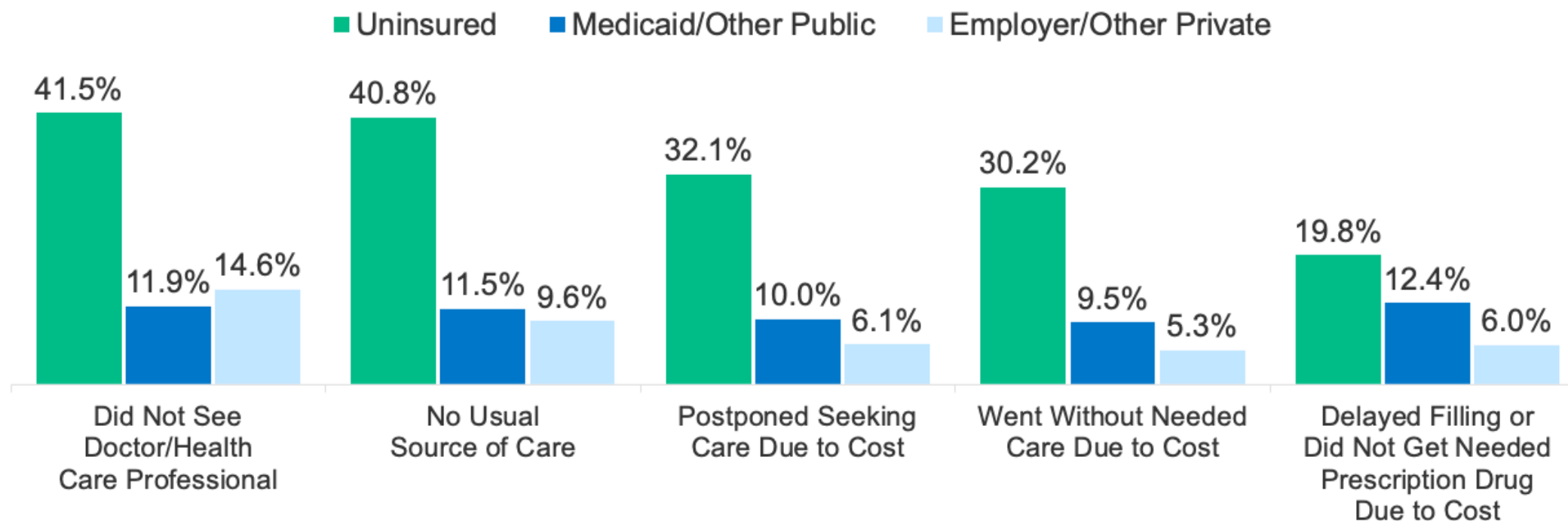
Definition:

- Timely use of personal health services to achieve the best health outcomes

4 components

- Coverage
- Services
- Timeliness
- Workforce

Barriers to Health Care among Nonelderly Adults by Insurance Status, 2019

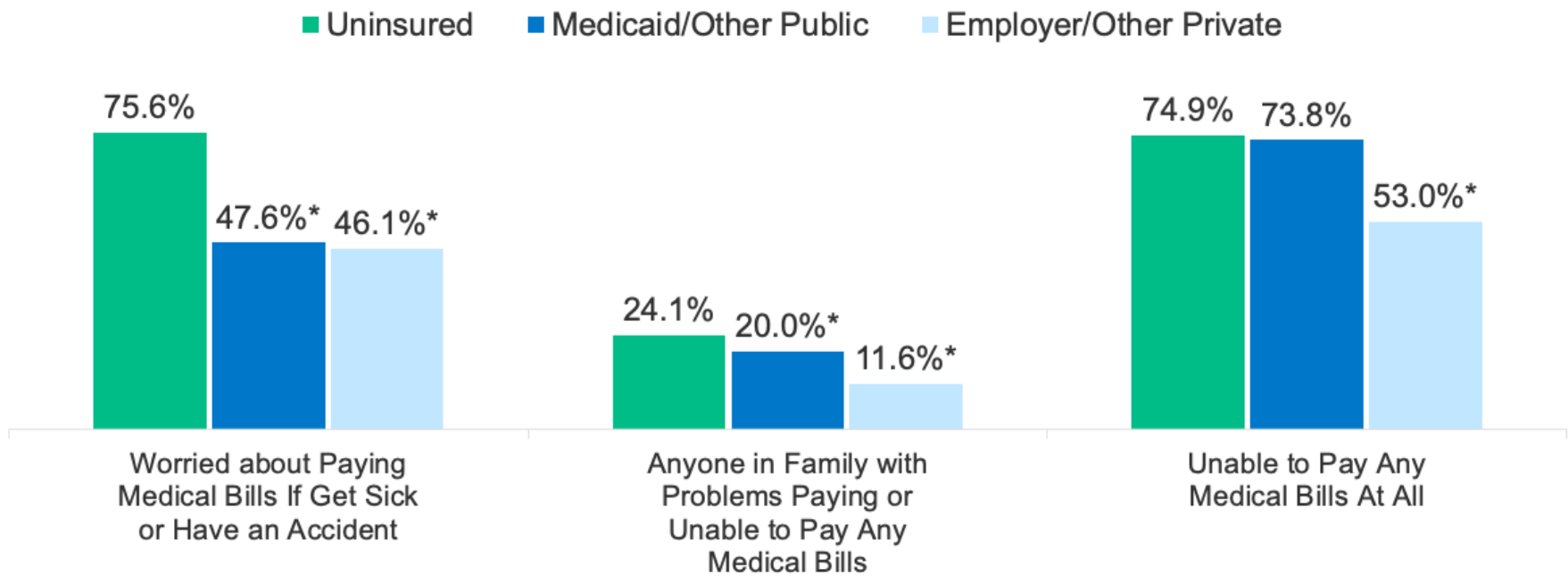


NOTE: Includes nonelderly individuals ages 18 to 64. Includes barriers experienced in the past 12 months. Respondents who said usual source of care was the emergency room were including among those not having a usual source of care. All Medicaid/Other Public and Employer/Other Private are statistically different from Uninsured at the $p < 0.05$ level.
SOURCE: KFF analysis of 2019 National Health Interview Survey.

KFF

Figure 10

Problems Paying Medical Bills by Insurance Status, 2019



NOTE: Indicates a statistically significant difference from the Uninsured at the $p<0.05$ level. Includes nonelderly individuals ages 18 to 64.
SOURCE: KFF analysis of 2019 National Health Interview Survey.

North Dakota

- ▶ 2019 Nonelderly Uninsured Rate: 8.6%
- ▶ Change from 2018-2019: -0.4%
- ▶ Change in Number from 2018-2019: -2,658

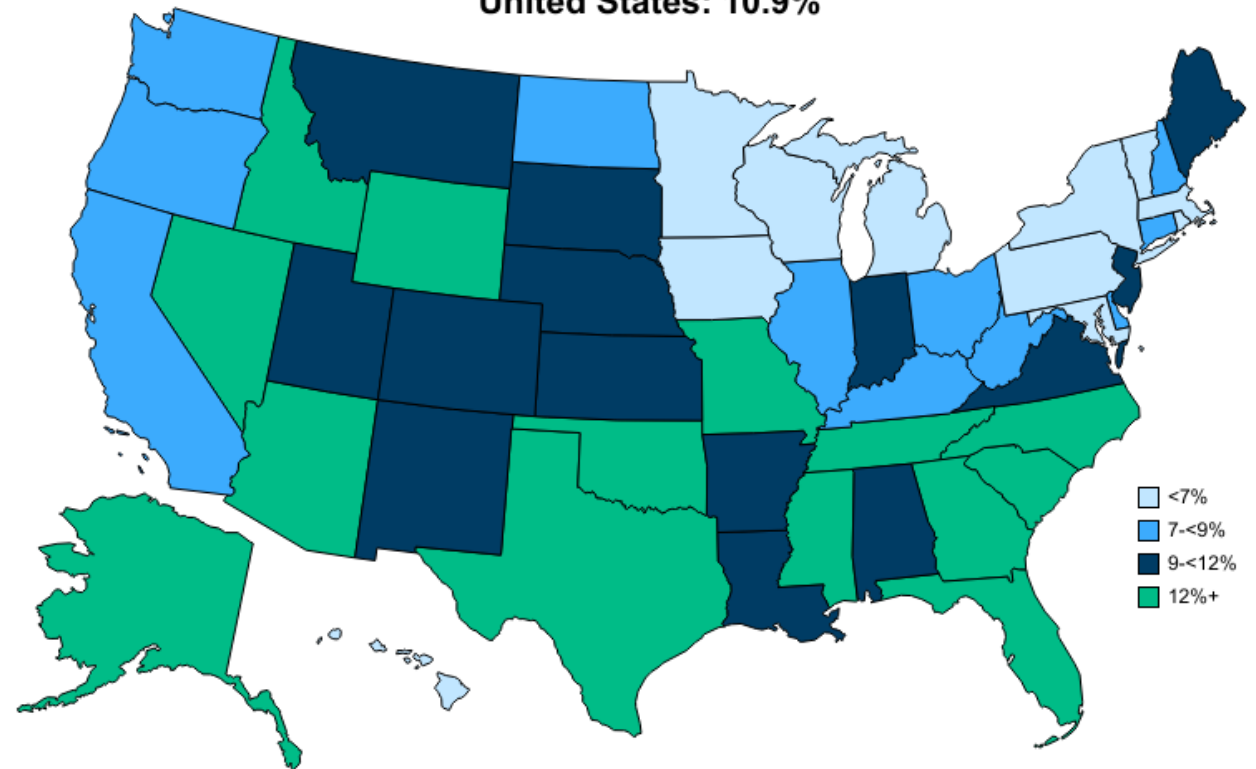
South Dakota

- ▶ 2019 Nonelderly Uninsured Rate: 11.5%
- ▶ Change from 2018 to 2019: 0.4%
- ▶ Change in Number from 2018 to 2019: 2,284

Figure 6

Uninsured Rates among the Nonelderly by State, 2019

United States: 10.9%

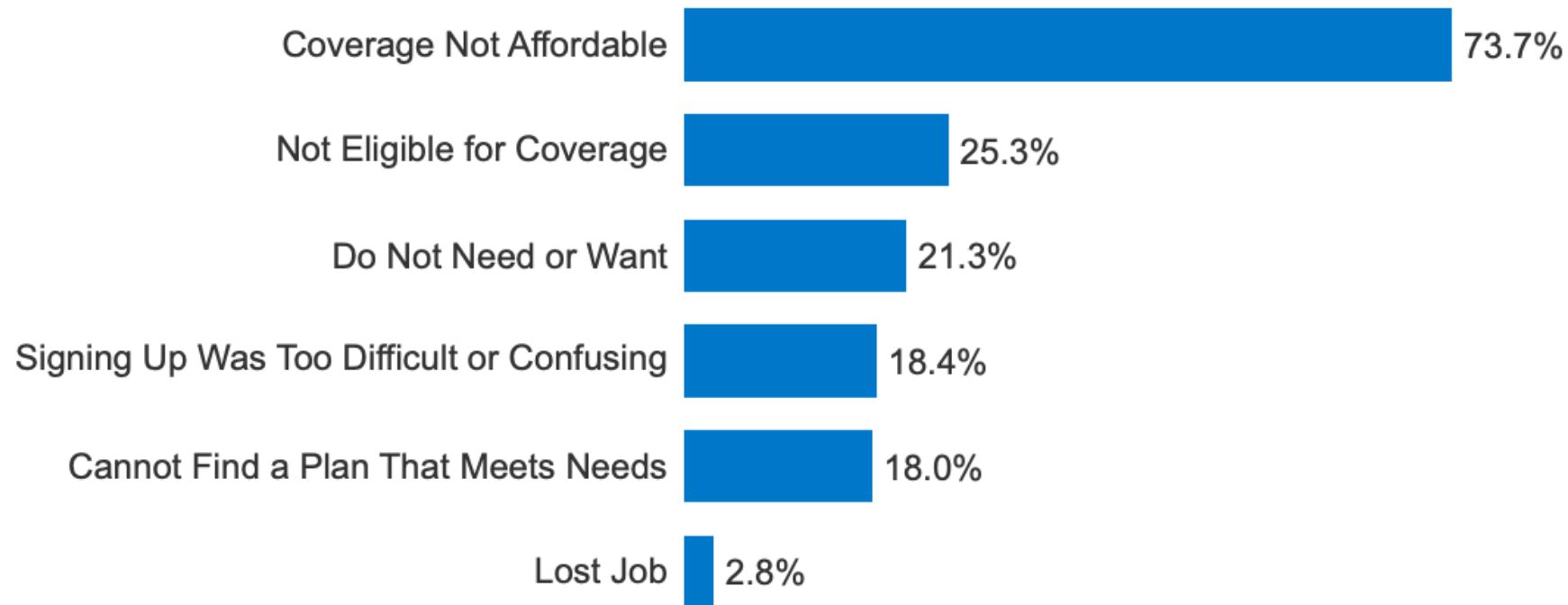


NOTE: * Indicates a statistically significant change from 2018 to 2019 at the $p < 0.05$ level. Includes nonelderly individuals ages 0 to 64.

SOURCE: KFF analysis of 2019 American Community Survey, 1-Year Estimates.

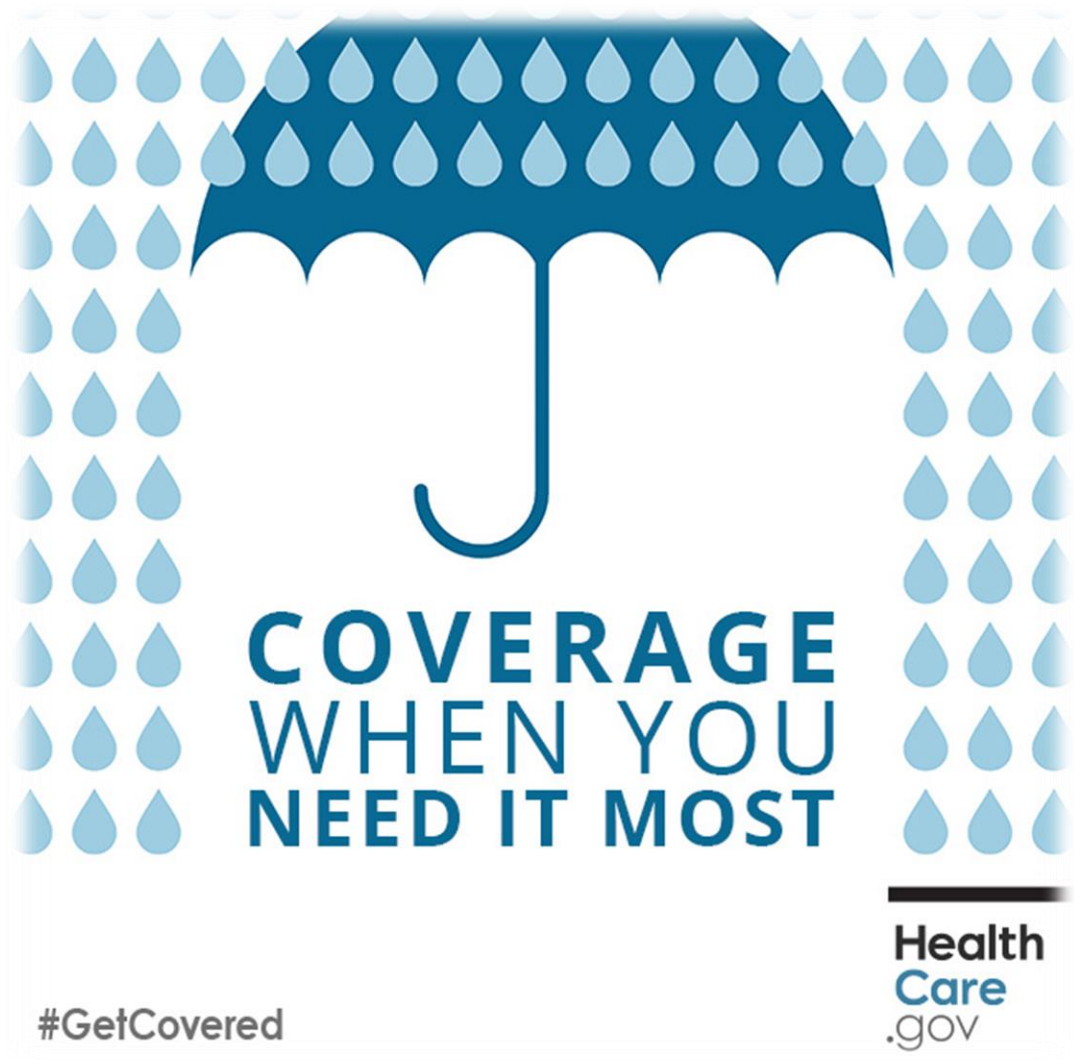
Figure 7

Reasons for Being Uninsured among Uninsured Nonelderly Adults, 2019



NOTE: Includes nonelderly individuals ages 18 to 64. Respondents can select multiple options.

SOURCE: KFF analysis of 2019 National Health Interview Survey.



Getting Coverage

Options

Health Insurance Marketplace
(Qualified Health Plans)

Children's Health Insurance
Program

Medicaid



Health Insurance Marketplace

*Created in 2010

*Enrollment began
October 1, 2013



Financial Assistance

Choice between getting tax credit in tax return or each month in advance

How the Marketplace Works



Create an account

Go to HealthCare.gov/get-coverage and provide some basic information. Then choose a password and security questions for added protection.

Apply

Next you'll enter information about you and your family, including your income, household size, other coverage you're eligible for, and more.

Pick a plan

Next you'll see all the plans and programs you're eligible for. You can compare qualified health plans side-by-side.

You'll also see if you can get lower costs on monthly premiums and other savings based on your income.

Enroll

Choose a plan that meets your needs, enroll, and pay your first premium.

You're covered!



Health Insurance Marketplace

CMS Product No. 11671
Revised June 2016

Household
income \$4,083

9.83% of
employee's
monthly
income \$401

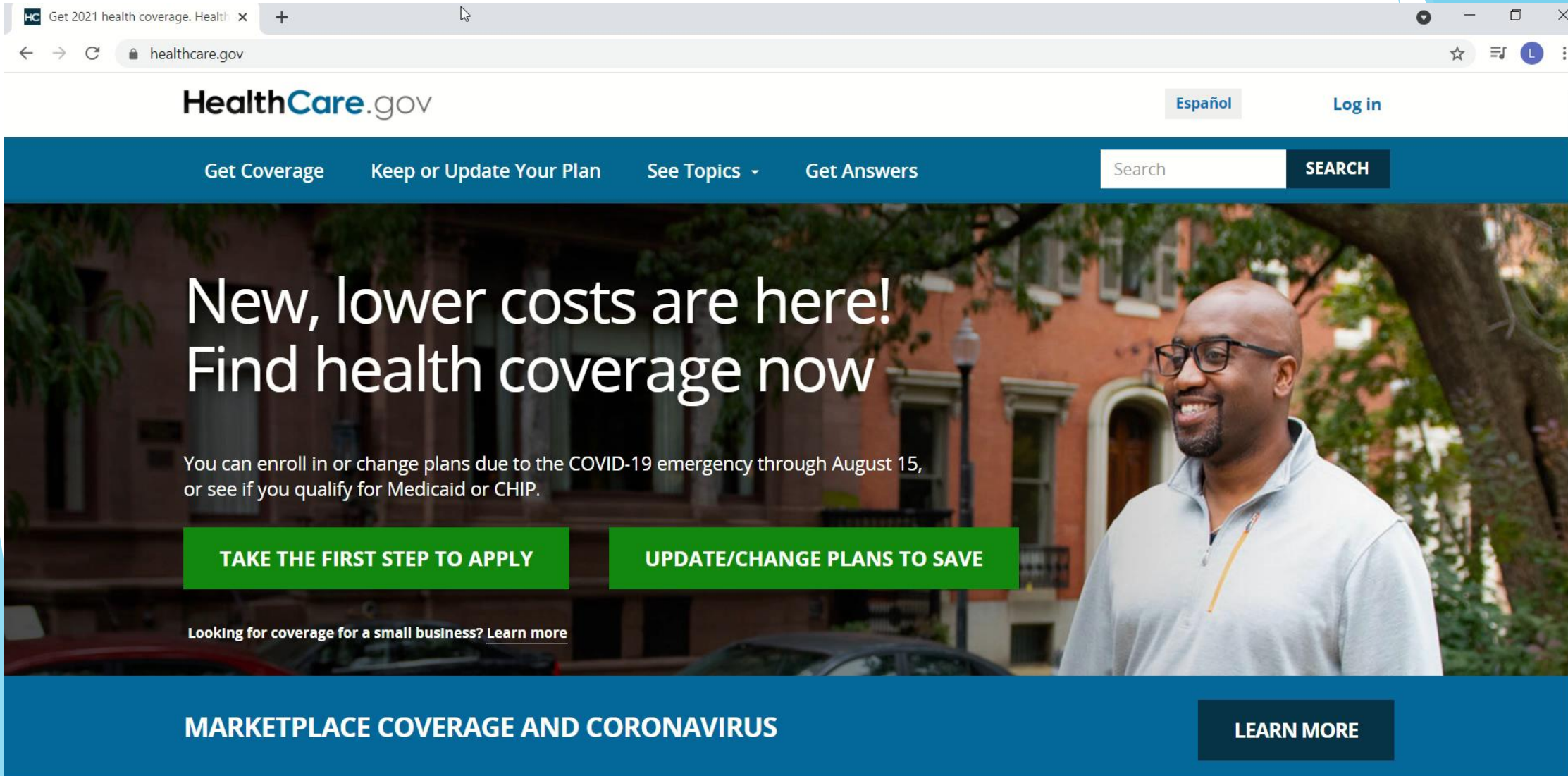
Monthly
employee cost
for self-only
plan \$300

Job-based Coverage and Affordability



Limitation

North Dakota - Plan Preview



The screenshot shows the HealthCare.gov website interface. At the top, the browser address bar displays 'healthcare.gov'. The website header includes the 'HealthCare.gov' logo, a 'Español' language link, and a 'Log in' button. A navigation bar below the header contains links for 'Get Coverage', 'Keep or Update Your Plan', 'See Topics', and 'Get Answers', along with a search bar and a 'SEARCH' button. The main content area features a large banner with a background image of a smiling man. The banner text reads: 'New, lower costs are here! Find health coverage now'. Below this, a sub-header states: 'You can enroll in or change plans due to the COVID-19 emergency through August 15, or see if you qualify for Medicaid or CHIP.' Two prominent green buttons are displayed: 'TAKE THE FIRST STEP TO APPLY' and 'UPDATE/CHANGE PLANS TO SAVE'. A link for 'Looking for coverage for a small business? Learn more' is positioned below the buttons. At the bottom of the page, a dark blue banner contains the text 'MARKETPLACE COVERAGE AND CORONAVIRUS' and a 'LEARN MORE' button.

HC Get 2021 health coverage. Health x +

healthcare.gov

HealthCare.gov

Español Log in

Get Coverage Keep or Update Your Plan See Topics Get Answers

Search SEARCH

New, lower costs are here! Find health coverage now

You can enroll in or change plans due to the COVID-19 emergency through August 15, or see if you qualify for Medicaid or CHIP.

TAKE THE FIRST STEP TO APPLY

UPDATE/CHANGE PLANS TO SAVE

Looking for coverage for a small business? [Learn more](#)

MARKETPLACE COVERAGE AND CORONAVIRUS

LEARN MORE

South Dakota - Plan Preview

HealthCare.gov

Get Coverage Keep or Update Your Plan See Topics - Get Answers

Search SEARCH

New, lower costs are here!
Find health coverage now

You can enroll in or change plans due to the COVID-19 emergency through August 15, or see if you qualify for Medicaid or CHIP.

TAKE THE FIRST STEP TO APPLY **UPDATE/CHANGE PLANS TO SAVE**

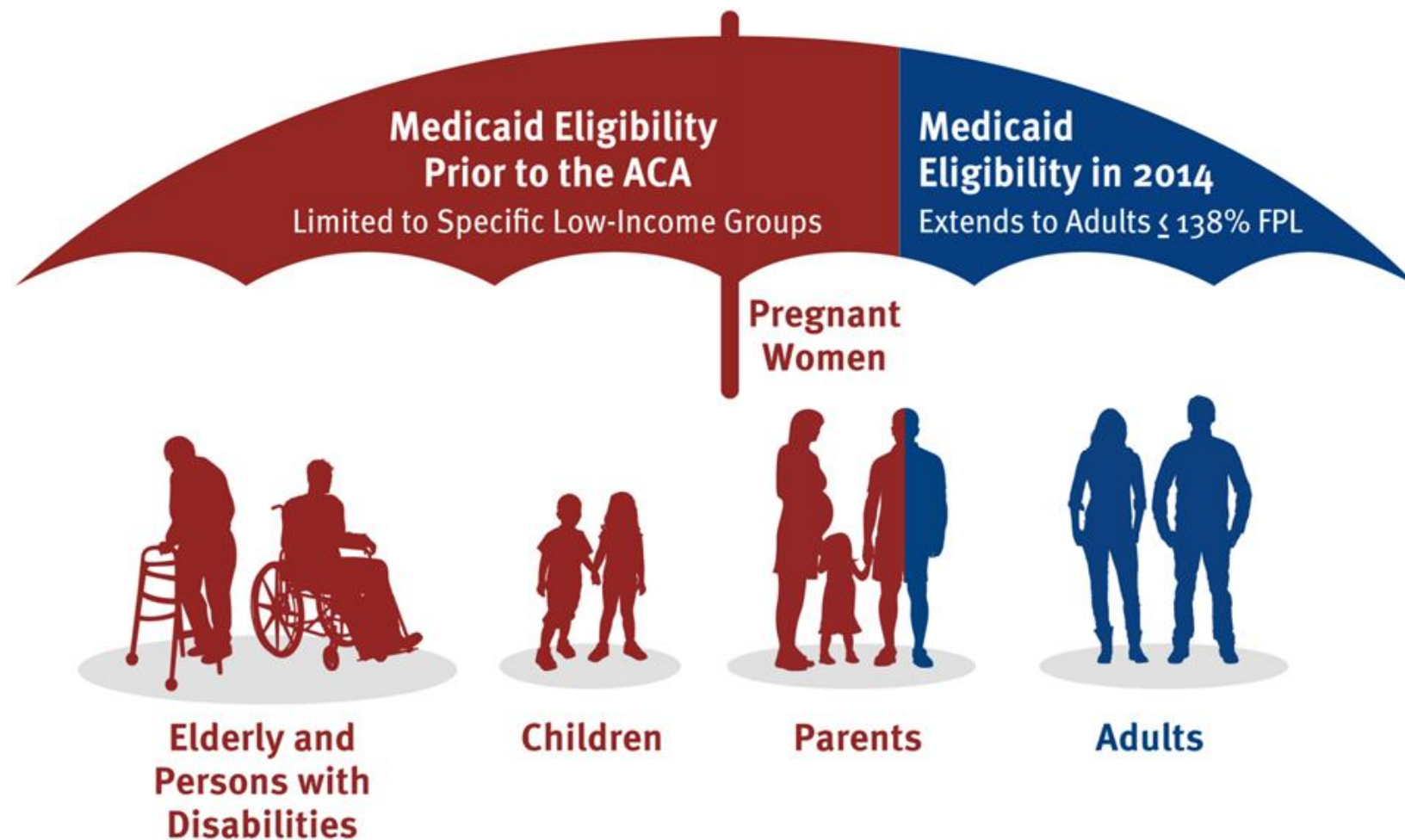
Looking for coverage for a small business? [Learn more](#)

MARKETPLACE COVERAGE AND CORONAVIRUS **LEARN MORE**

QUICK START GUIDE	1095 & TAX INFO	GET MORE SAVINGS	FIND LOCAL HELP
QUICK START GUIDE	1095 & TAX INFO	GET MORE SAVINGS	FIND LOCAL HELP
GET TIPS	SEE NOW	SEE HOW	SEE OPTIONS

Lowest Income Options - Medicaid/CHIP

► North Dakota

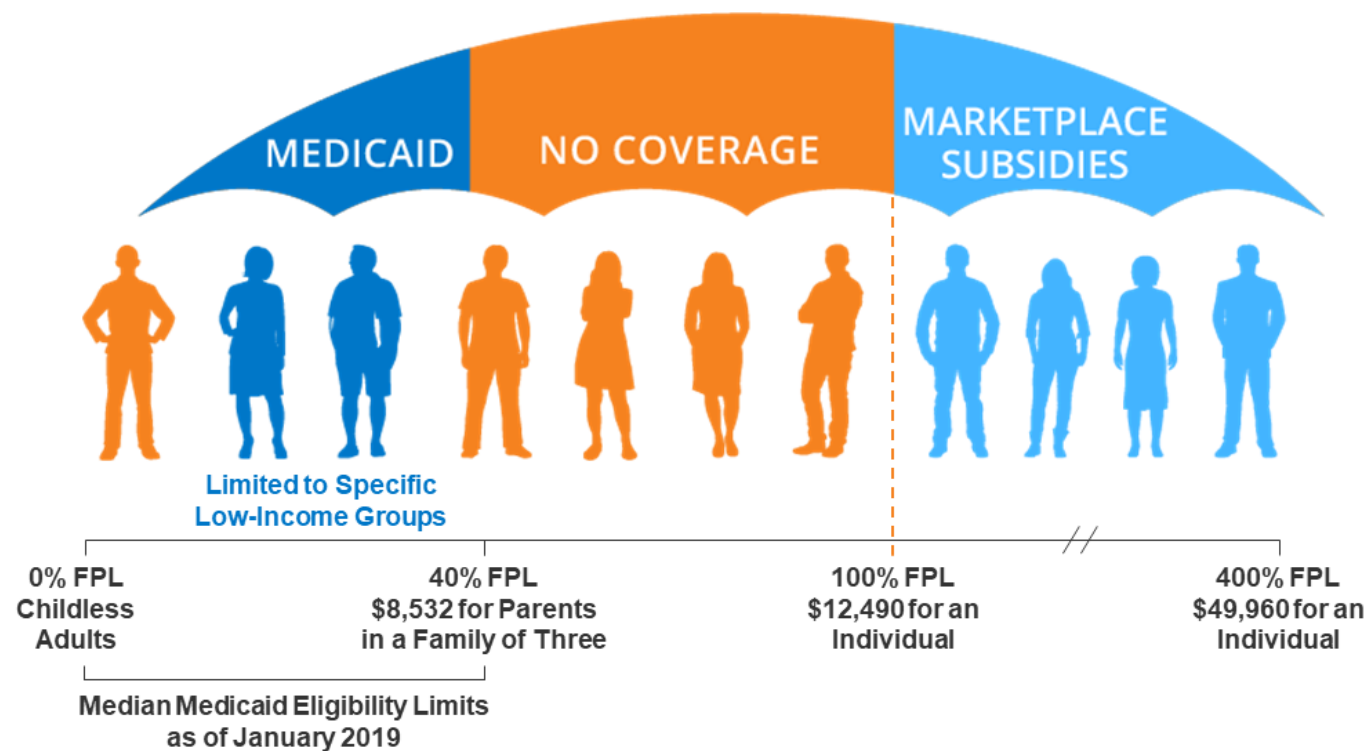


Lowest Income Options - Medicaid/CHIP

► South Dakota

Figure 1

Gap in Coverage for Adults in States that Do Not Expand Medicaid Under the ACA



Changes

Special Enrollment Period

Enhanced premium tax credits available

Expanded assistance beyond 400% FPL

Extra premium assistance for those who have received unemployment

COBRA premium assistance available

Collaboration

HealthCare.gov

- ▶ Find your local assister
 - ▶ Required to provide free impartial assistance
- ▶ Agents and Brokers are available
 - ▶ Not required to be impartial



FIND LOCAL HELP

SEE OPTIONS



Questions

- ▶ Feel free to contact me at:
- ▶ Lkinn@famhealthcare.org
- ▶ 701-271-3333